

REMARKS

This application has been reviewed in light of the Office Action dated August 17, 2007. Claims 1 and 2 are presented for examination, of which Claim 1 is in independent form. Claim 1 has been amended to define Applicants' invention more clearly. Favorable reconsideration is requested.

Claims 1 and 2 were rejected under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Applicants respectfully traverse this rejection for the following reasons.

Applicants respectfully submit that Claims 1 and 2, when read (as the law requires that they be read) in light of the specification, are sufficiently clear such that one of ordinary skill in the relevant art would understand with the legally-required degree of certainty the scope of these claims. Nevertheless, to advance prosecution, Claim 1 has been amended to more clearly define the claimed subject matter.

Support for the recitation “wherein the primary account includes a primary account number” is found throughout the specification. For example, the originally filed specification discloses:

The present invention facilitates transactions between a first party (referred to herein as "cardholder") and a second party (referred to herein as "merchant") by providing the cardholder with a secondary transaction number that is associated with **a cardholder's primary account, (e.g., charge card)**, wherein the cardholder presents or transmits the transaction number--not the **primary charge card number**--to the merchant to initiate a transaction.

Paragraph 0013 (emphasis added). In addition, the originally filed specification discloses:

The dispute handling and customer service processes of an exemplary embodiment of this invention enable customer service representatives to retrieve information and initiate customer or

merchant inquiries based on the primary account number, the secondary transaction number or other transaction specific information provided by either the cardholder or the merchant. **Therefore, the cardholder may provide either the primary account number or the secondary transaction number to the customer service representative to initiate a dispute.** With either number, the representative is able to look-up the associated account number and account information. **The system provides seamless integration of the secondary transaction number and the primary account (i.e., charge card) number to ensure that the merchant only sees statements, reports, letters, or financial adjustments bearing the secondary transaction number--not the charge card number, while the cardholder need only reference the primary charge card account.** Additionally, it is through the dispute handling process that the cardholder may dispute a transaction involving, inter alia, an unauthorized use of the secondary transaction number and it is during this process that the transaction amount is charged back to the merchant. Other situations involving a merchant charge-back may include duplicate billing; service or item not received; item returned; or wrong amount billed.

Paragraph 0018 (emphasis added). Accordingly, the specification teaches that a charge card is one example of a primary account, and that a primary account number is associated with the primary account. Applicants are unclear as to what aspect of the recitation “wherein the primary account includes a primary account number” is not supported in the specification, and respectfully request clarification on this point.

Support for the recitation “wherein the secondary transaction number is configured to facilitate a plurality of transactions,” is found throughout the specification. For example, the originally filed specification discloses:

The present invention facilitates transactions between a first party (referred to herein as "cardholder") and a second party (referred to herein as "merchant") by providing the cardholder with a secondary transaction number that is associated with a cardholder's primary account, (e.g., charge card), wherein the cardholder presents or transmits the transaction number--not the primary charge card number--to the merchant to initiate a transaction.

Paragraph 0013 (emphasis added). In addition, the originally filed specification discloses:

In another preferred embodiment, the STN 15 may have limited-use (or conditions-of-use) parameters placed upon it by either the cardholder 1, merchant 2, or the card provider 3 in order for the numbers to be restricted for particular uses. Alternatively, the cardholder 1 is able to choose system default parameters of use. **Parameters may include, for example: (i) use of the STN 15 is good for a predetermined number of transactions; (ii) cardholder-determined expiration dates (i.e., STN 15 will be generated with expiration dates that are associated but unrelated to the expiration date of the cardholder's PCC 20 number, other than that it cannot exceed the expiration date of the PCC 20 account); (iii) limiting use of the STN 15 to a specified dollar amount, dollar amount per transaction, total dollar amount for pro-designated number of transactions, maximum dollar amount per month, etc.; (iv) use of the STN 15 for a specified merchant only; (v) restricting use to a specified user, other than primary cardholder (e.g., child, spouse, gift recipient, etc.); or (vi) any combination of these or similar features, for example, a number can be used at a specified merchant only for a pro-designated number of transactions and for a maximum dollar amount.** In an exemplary online embodiment, a cardholder 1 may desire to require all online transactions (e.g., purchases) be performed using only STNs, or alternatively, be performed only with specific merchants as defined. If the cardholder (or another individual) uses a physical charge card number for an online payment in violation of this condition, the card provider 3 would decline the authorization.

Paragraph 0056. Accordingly, the specification teaches that a secondary transaction number can be configured to facilitate a plurality of transactions through limited-use (or conditions-of-use) parameters, for example. Applicants are unclear as to what aspect of the recitation “wherein the secondary transaction number is configured to facilitate a plurality of transactions” is not supported in the specification, and respectfully request clarification on this point.

Withdrawal of the rejection of Claims 1 and 2 under 35 U.S.C. § 112, first paragraph, is therefore respectfully requested.

The Office Action states that Claims 1 and 2 are rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,826,241 (*Stein et al.*). Applicants submit that independent Claim 1, together with dependent Claim 2, are patentably distinct from the cited prior art for at least the following reasons.

The aspect of the present invention set forth in Claim 1 is directed to a dispute handling method for handling a disputed transaction involving a secondary transaction number, the method includes the steps of: (a) receiving a dispute from a first party relating to a transaction involving a secondary transaction number associated with a primary account, wherein the primary account includes a primary account number, and wherein the secondary transaction number is configured to facilitate a plurality of transactions; (b) retrieving transaction information from a database; and (c) replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry that references only the secondary transaction number.

An important feature of Claim 1 is that a disputed transaction involving a secondary transaction number is handled by retrieving transaction information from a database, and replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry that references only the secondary transaction number. By virtue of this feature, a dispute can be handled without disclosing the primary account number.

Stein et al. is directed to a payment system for enabling a first Internet user to make a payment to a second Internet user, typically for the purchase of an information product deliverable over the Internet. Apparently, *Stein et al.* teach that, when a chargeback transaction occurs, a front end program 90 sends a payin-chargeback-notification message 220 to the buyer 20, and a payout-chargeback-notification message 222 to a seller 28 whose information product

is being disputed. The payin-chargeback-notification message 220 includes a notification-identifier 144, which is associated with a pay-in method 108, and a pay-in amount 134; the payout-chargeback-notification message 222 contains a server's transaction-identifier 138, an amount 134, and a currency 112 for the chargeback. The transaction-identifier 138 is understood to uniquely identify the disputed transaction. Accordingly, there are no primary account numbers or secondary transaction numbers in the payout-chargeback-notification message 222. Further, *Stein et al.* are silent regarding replacing account numbers.

Nothing has been found in *Stein et al.* that is believed to teach or suggest replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry that references only the secondary transaction number, as recited in Claim 1.

Accordingly, Applicants submit that Claim 1 is not anticipated by *Stein et al.*, and respectfully request withdrawal of the rejection under 35 U.S.C. § 102(b). Claim 2 depends from Claim 1 discussed above and, therefore, is submitted to be patentable for at least the same reasons. Because Claim 2 also is deemed to define an additional aspect of the invention, individual consideration of the patentability of Claim 2 on its own merits is respectfully requested.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment timely filed, then this paper should be considered such a petition and the Commissioner is authorized to charge the requisite petition fee to Deposit Account 06-1205.

CONCLUSION

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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